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UNITY

Freedom, Fellowship and Character in Religion

Official Organ of the Congress of Religion

Our Rule of Life

We desire always to look truth in the face, to follow her call, not to shrink from her just rebuke. We are pledged, whether conscience whispers or thunders, whether multitudes go with us or not, equally to obey. There is no shining height so great whither for duty's sake we would not wish to climb; no depth so forbidding whither for mercy's sake we would not seek to penetrate. Whether appreciated or not, we will yet try to be gracious; we are here not to get, but to give, to achieve, to accomplish, to pour life out, and make love grow, to help, to save, to uplift. We delight in all good work done whoever does it.

—Charles F. Dole in The Religion of a Gentleman.

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UNITY

"HE HATH MADE OF ONE ALL NATIONS OF MEN"

Volume LXIV. THURSDAY, OCTOBER 14, 1909. NUMBER 7.

Unity's "Five Feet of Culture"

Theodore Parker's contention was, "Everybody knows more than anybody." Dr. Eliot, Ex-President of Harvard College, has given rise to much newspaper comment and social discussion and has probably laid the foundation for a successful piece of business on the part of the publishers in his quest for a five-foot shelf of books, the reading and appreciation of which would indicate a liberal culture.

In this as in all other intellectual pursuits, the quest is worth more than the quarry when captured, and so we propose to invite UNITY readers and its collateral friends to help us furnish an "Unity Shelf" on the same general lines that are pursued by Dr. Eliot. For obvious reasons the Bible, Shakespeare and all technical books and books of information are to be excluded unless they reach the indescribable realm of literature because possessed of classic value by virtue of the way they are done as well as by the substance of which they are made.

We will ask the friends to limit their lists, as far as possible, to the twenty-five most helpful and indispensable books, to them, for we suspect that when the list is extended beyond this number it grows more hazy. Out of the answers thus received the fifty books receiving the highest number of votes will represent the UNITY Book Shelf, and the result will be published in the annual Book Number of UNITY under date of December 2, 1909.

By this method many years ago we compiled the list of "Ten Great Novels," and later, "Ten Noble Poems," which have proved of much value to many people, not only in the direction of individual reading but in the promotion of study classes. We cordially invite new friends, particularly teachers, preachers and those whose business it is to deal with books, to help make the list as rich as possible. The invitation is general and cordial. Answers ought to be in not later than the 20th of November in order that there may be time for the compilation.

Get busy on the "UNITY Book Shelf," our "Five Feet of Culture"!

The article on "The Communion Ceremony" by James B. Smiley in the September number of the *Open Court* is an interesting contribution to the study of comparative religions—is a curious application of the law of evolution to a tender, and, to many, a helpful observance. The long road over which thecommunion service has passed on its way upward only adds to its symbolism and significance.

John A. Johnson, the son of a washerwoman and a drunkard, the beloved Governor of Minnesota; the rising hope of the Nation, William Lloyd Garrison of noble descent, the valiant champion of the lowly and still too often despised races, the black people of the United States, the yellow people of the Pacific Islands; and Henry B. Blackwell, the venerable prophet of equal suffrage, the champion of the disfranchised woman, represent the recent harvesting of the relentless reaper we call Death. But what seems to be the denudation of the field is the enriching of the grain bins of history. Such as these being dead, yet speak. Truly their works do live after them.

A writer in the *Open Court* for September on "The Poetry of Sleep" undertakes to analyze the significance of dreams and comes to the conclusion that "the deliverances of the sub-conscious mind are vague, incoherent, rhapsodical and useless for the most part until they are submitted to the severe processes of the conscious intellect." Whatever may be the ultimate scientific facts in the case, this writer comes to a sensible, practical conclusion. To use the current word in philosophy, pragmatically, all these revelations, communications, visions and inspirations that come through the sub-conscious, or unconscious realm, seem to fail to reach anything but the low levels of the commonplace. No curiosity as to the source of the communication can ultimately put aside the pertinent question as to the value of the communication now that it has arrived. It is not encouraging to find that the literary standards and intellectual ability of loved and revered ones have degenerated after death. We have studied the utterances of Theodore Parker in the flesh and the purported communications after death, and we unhesitatingly declare that the former are far superior in matter and in manner.

Notwithstanding the apparent "sweeping vindication" of Secretary Ballinger by the President, and the assurance on the part of certain administrative journals that the Pinchot-Ballinger controversy is closed, the citizens of the United States will do well to keep their eyes on their rivers. It was thought that the remaining timber left growing in the United States was to be guarded by the public for the public, but while "the best friend of the policy of conservation" is trying to get "within the law" and to be "buttressed by legal authority," according to President Taft, there is grave danger that the great water power resources of the nation will be given away without limitations of time to sly combinations of private capital. This will create a monopolistic power, greater even than the control of the forests and the mines, "the gift of Providence to all the people." Let the vigilant watch out lest the American people awake some morning to find their rivers have been stolen in the darkness of the night.

The following is the creed promulgated by the National Women's Trade Union League at its recent meeting in Chicago. This legislative program is urged "for the protection of wage-earning women, the mass of whom are young and between the ages of sixteen and twenty-one years of age—inexperienced, unskilled, without the vote or the power to bargain on equal terms with their employers." Every article of this creed seems to be rooted not only in economic justice, but also in business prudence. The whole is eminently a religious contention.

An eight-hour workday.
Elimination of night work for women.
Protected machinery.
Sanitary workshops.
Separate toilet-rooms for women.
Seats for women with permission to use them when the nature of the work permits.
Prohibition of employment of women two months before and two months after confinement.
Pensions for mothers during lying-in periods.
An increase in the number of women factory inspectors, based on the number of women workers employed in the state.
Women physicians as health inspectors to visit all shops and factories where women are employed.
A minimum wage for women in sweated industries.

"Farmers' Bulletin 377," "issued by the United States Department of Agriculture" under date of September 28, 1909, to the thoughtful reader is a startling and to the more thoughtful reader a delightful and inspiring indication of the far-reaching helpfulness of our growing government. It is indicative of a benign "paternalism." Only the selfish and the lawless need fear the work already attained in this direction by the government that sits at Washington. This particular bulletin devotes its sixteen pages of expert matter to the "Harmfulness of Headache Mixtures." It confines its study to three insidious and, under conditions easily reached, deadly poisons. Acetanilid, Antipyrin, and Phenacetin are all products of coal tar, and were "discovered" respectively in 1886, 1884 and 1887. All these processes, we believe, were originally covered by patents, and are now most to be feared when concealed under the tempting names and flattering advertisements of patent and proprietary medicines. Each of these medicines describes the same curve—first upward, where it is welcomed as a new resource, adopted by physicians, finding a place in respectable practice; then the downward curve, where the dose is diminished, then suspected and gradually abandoned by the professions, but still largely used in popular patent medicines, notwithstanding the fact that statistics show accumulating cases of poisoning, deaths and lamentable "drug habits." The pamphlet is crowded with technical but clear discussion of the results of these drugs. Cases reported by four hundred different physicians in 1908 show 814 poisonings, 29 deaths and 136 "habitual use." The upshot of it all is that here are three dangerous poisons used as medicines, exploited for commercial profit, and here is a government wise and kind enough to sound the note of warning and to offer proofs that will impress the intelligent physician, and condemn the money-making enterprises based on the use of the deadly stuff. Hereafter let medicine takers who find their lips, finger tips and in some extreme cases the skin generally growing blue, take warning, and let those noting these symptoms in others sound a timely, kindly and judicious alarm. We are proud to belong to a government that takes such note of Headache Medicines.

Swarthmore College apprehends the higher functions of an Educational Institution with commendable clearness, when it publishes as an official bulletin the series of addresses delivered in 1908-9 by its Professor of History, William I. Hull, concerning "The New Movement." Professor Hull has made himself an authority on these lines. His book on "The Two Hague Conferences and Their Contribution to International Law" is a standard source of information. This bulletin constitutes a handsomely printed pamphlet of seventy-six pages and contains nine addresses, with a prefatory note. The topics of these addresses deserve to be mentioned: (1) Arbitration, but not Armaments; (2) International Police, but not National Armaments; (3) A Positive Program for the Peace Movement; (4) The Duty of Religious Liberals Towards the Peace Movement; (5) The Influence of Peace Power upon History; (6) The American Flag; (7) The Increasing Armament: Pro and Contra; (8) The Family of Nations in Conference at The Hague; (9) The Advance Registered by the Two Hague Conferences. The ninth address was read at the Peace Congress in Chicago last May, the seventh before the Outlook Club, Chicago, and the sixth before the Lane Technical High School of Chicago—all during the same visit to the West. The

fourth was delivered before the First National Congress of Religious Liberals in Philadelphia, the proceedings of which are soon to see the light in pamphlet form. Altogether this pamphlet is a convenient work of reference from which the hurried minister, the busy school-teacher, and the over-talked politician who wants to make real points in his speech may well draw. From his "Influence of Peace Power Upon History" we pick up the following verses and wish we could name "One of England's Poets" to whom acknowledgment should be made:

The knights rode up with gifts for the king,
And one was a jeweled sword,
And one was a suit of golden mail,
And one was a golden Word.

He buckled the shining armor on,
And he girt the sword at his side;
But he flung at his feet the golden Word,
And trampled it in his pride.

The armor is pierced with many spears,
And the sword is breaking in twain;
But the Word has risen in storm and fire
To vanquish and to reign.

A Cold Reception—The Chicago North Pole

Last Friday night there came to Chicago the man who, without blare of trumpets, official recognition, or government support, turned his back on wife, children, professional opportunities, and all civilization holds dear, and faced the solemn inhospitalities of a lifeless region of terrible cold, and, companioned only by two Esquimaux lads, "uncivilized children of the frozen wild," as we would call them, and a few faithful dogs, persisted through five hundred miles of solitude, until he reached that point in space, untouched by mortal man before.

He was welcomed indeed by a cheering crowd at the station. The accidental frequenters in the corridors of the hotel gave a cheering whose heartiness bordered on roughness. A "throng" at the Coliseum, estimated by the newspaper from six to ten thousand, saw, and between their boisterous cheering, listened to him, while he told the story of his adventure, the pathos of which obscured even the heroism of it. He was entertained at the close of the lecture by the Press Club, right royally, of course. But aside from such courtesies as the officials of the railway over which he traveled were able to extend him, for he came as he deserved in the president's car, and the cordial courtesy of the Hamilton Club, a partisan, political organization, under whose auspices he lectured, there was a painful and humiliating lack of civilities on the part of the officials in whose hands the cultural honors and courtesies of a great city like Chicago naturally belong. It is true an "Assistant Prosecuting Attorney" introduced himself as a "representative of the Mayor." but where were the Mayor, representatives of the Common Council, of the Board of Education, of the Library Board, of the three great Universities in and near Chicago? Where were the men of science, the medical profession—of which Dr. Cook is an honorable representative? Where were the "leading citizens" the city so often boasts of, representatives of the ladies' clubs and promoters of the "City Beautiful" so much in evidence on fitting occasions? Make the most we can of his "enthusiastic reception," the humiliating facts remain that the reception of the hero of so great an achievement was an unworthy one, rivaling the Pole in its frigidity. The humiliation was not to the hero of the North Pole. He needs no popular or official recognition. History will take care of him. But the city ought to have been moved even at its intellectual centers with profound appreciation and cordial manifestation of the same. The simple, direct and convincing narrative of Dr. Cook must be taken at its face value, or else as a most consummate work of fiction. He is what he seems to be, and he did what he says he did, or else he is the most gifted liar that ever found access to the printed page. It is an affectation of science that preserves an academic dignity and a suspended judgment in this case until certain astronomical observations are cerified before giving honor to the man who has already given his physical observations, which form as convincing a record as any that could be taken by aid of sextant or artificial horizon. It would be easier for him to lie about his instruments than about his dogs and the two Esquimaux companions in the convincing manner in which he has spoken.

Notwithstanding the "cold dignity" and the "judicial reserve" and "scientific hesitation" that appear to characterize Chicago's reception to Dr. Cook, we take our place with the crowd and hurrah for the man who went to the North Pole. He may have missed it by a mile or ten miles, but he hit the psychic point, and the human world will be content to give him perpetual honor. When Peary comes to Chicago we hope the city will do better, for he too traveled over the same dreary waste of ice, and won out on the same high idealism. We will give him credit for that and try to forget now as coming generations certainly will, the petty jealousy and absolute meanness of the man who would not allow Whitney to bring aboard his ship anything belonging to a comrade who, like himself, had faced the awful desolation. The sextant, compass and what other meagre instruments are stowed away upon the northern limits of human life because Peary would not tolerate them upon his ship. This bespeaks a small spirit that would be despicable were it not found in connection with the greatness of the human will and persistency of the human body which carried Peary to the North Pole. Let us house-bound, steam-heated pigmies of civilization give due honor to both of these men.

THE PULPIT

Shall We Conform?

A Sermon Preached at All Souls Church, Abraham Lincoln Centre, Chicago, Sept. 19, 1909, by Ernest Charles Smith, Secretary of the Western Unitarian Conference

"The scribes and pharisees sit in Moses' seat: all things therefore whatsoever they bid you, these do and observe." Matt. 23:2, 3.

"Peter and John answered and said unto them, Whether it be right in the sight of God to hearken unto you rather than unto God, judge ye." Acts 4:19.

I wish to face with you real problems of experience and to try to find some principles which will guide us through our perplexities.

In our day, as in that of Jesus and the Apostles, authority is embodied in persons, institutions, customs and laws. The established order in church, state, business, and society lays down rules and demands that we conform, or submit to the penalties it imposes. It is a condition, not a theory which confronts us. This condition inheres, not in any special theological theory, as the liberal theologian sometimes avers, nor in any particular form of government as the revolutionist sometimes loudly declares, nor in any given form of business or social organization as the social and industrial reformer is frequently convinced, but in associated life itself. It is a constant element of the world process under changing conceptions of theology, government, business and society; surviving the destruction of given codes and customs, capable of ever new embodiments in concrete forms. It is the great conserving force in human history, akin to the control exercised in the field of organic evolution by the struggle for existence and the survival of the fittest. This is tersely expressed in Kipling's verse:

> "Now this is the law of the jungle,
> As old and as true as the sky;
> And the wolf that shall keep it may prosper,
> But the wolf that shall break it must die."

In the realm of human life and relations it expresses itself differently, but in essence it is there, too. Herbert Spencer puts it this way: "Co-operation can at first be effectual only where there is obedience to peremptory will." As civilization advances the form of control changes, but it is still there. In the most highly developed group co-operation is effective only through a common loyalty, obedience to a common purpose or ideal. This peremptory will may be the will of an individual as in patriarchal or feudal times, it may be the will of a social or industrial class as in the guilds of the middle ages or the labor unions of today, or it may be the will of a people embodied in laws and statutes. For each of us it is something very real and concrete. Sometimes it awes us by its majesty and holds our willing, even joyful allegiance.

On the other hand we see that the progress of the world, the sure gains of humanity are largely due to those who have challenged some form of this authority, braving its penalties, leading the world to broader horizons, deeper experiences, more glorious visions, nobler loyalties,—the prophets and martyrs, who were obedient to the heavenly vision rather than to the laws and customs of their time and country, men and women who would not let the good keep them from the better and the best. Not to preserve the old standards, the actual customs, the accepted ideals but to go forward to higher standards, better customs, and nobler ideals was their impelling purpose. With this congregation it is not necessary to enlarge upon this statement or to adduce examples. A bare statement of the fact suffices.

What ought to be brought into focus is the fact that the interplay of these two forces is endless, coming into each age. One seeks to "keep the good the past hath had," to carry along the hard-won fruits of experience, to win co-operation and so effectiveness for human endeavor, the other to win new and larger fields for human thought and endeavor, "more abundant life." Each is essential in the world process. The "Law" and the "Prophets" are complementary to each other. And we need to guard ourselves from thinking of the two in merely theological or ecclesiastical terms for that is only one small field of their action, business, politics and social intercourse being co-ordinate fields. Again we ought to see that each tendency may and does manifest itself in both worthy and unworthy ways. There is a conformity which has no moral quality in it, which is simply a matter of convenience or necessity, and there is a conformity which expresses a joyous perception of an ideal, a noble and wholehearted loyalty to a principle, a relation or a person. There is a nonconformity which has no moral quality whatsoever, impulsive, instinctive, blind, which tends to undermine society, to dissolve the bonds which draw men together, to destroy the agreements which make human intercourse possible and valuable, and there is a nonconformity that carries these agreements at last to a higher level. It is necessary to keep this well in mind, for we have a predisposition to glorify any word or need we can bring under the mantle of the force we reverence most. In old monarchical countries any questioning of established laws or customs puts a man under suspicion of being an enemy of society. In the United States, where the Declaration of Independence is the fundamental document, there is so little regard for law that the facts go far to justify Kipling's characterization of "An American:"

> "The cynic devil in his blood
> That makes him flout the law he makes,
> That bids him make the law he flouts."

In orthodox churches there is a fixed presumption that obedience is, *per se,* the fundamental virtue and disobedience the fundamental sin. In liberal churches there is a predilection for the challenge to any and every form of objective authority, the appeal to the heavenly vision against all the tribunals of church or council.

I call attention to this, not to suggest that we can or ought to be other than the conservatives or radicals we are, but because half our personal mistakes come from failure to recognize that neither position, conformity or nonconformity, can possibly justify all acts committed in its name. It is an intensely practical and personal matter, not an academic question, I have in mind,—not a justification of the position of Conservative or Radical, but the discovery of a guiding principle which shall stead us when we are confronted with an actual choice between the method of obedience and the method of revolt. "Shall I conform to *this* social custom? *obey this* law? be loyal to *this* institution in which I have a present place? cheerfully bow to *this present, actual, objective* authority of parent, teacher, officer? Unless we make it thus

specific, we are apt to wander in a fog of generalities. When facing these specific questions, forced to a present choice, how may we know the better way?

It helps us to see more clearly if we get certain facts into the foreground and focus attention on the most important thing. When impelled to take the method of resistance to established authority let us squarely ask ourselves, *What is my motive, the spirit of my act?* Is it the desire to give free rein to appetite or passion, to get rid of restraint, to shirk an obligation, to take unfair advantage of another? Is it the readiness to assume a larger responsibility, assert a nobler ideal, win larger opportunity for mankind as well as for self? Unless we can honestly give the second answer we must not dare to adduce for our comfort and support the example of Peter and John or of the prophets and reformers of our own time. An honest answer to this question makes clear the unworthiness of much nonconformity. We realize that in the mass of human experience obedience, respect for the "powers that be," must be a larger, if not more significant fact than conformity. In the main it is not only safer, but also nobler. From Moses to Thomas a Kempis and our own Lowell the spirit of obedience is praised as the way to larger life. Lowell had his fair share of the reforming spirit, but it was he who, in "The Washers of the Shroud," wrote,

> "Three roots bear up dominion,—knowledge, will,—
> These twain are strong, but stronger yet the third,—
> Obedience,—'tis the great tap-root that still,
> Knit round the rock of Duty, is not stirred,
> Tho' Heaven-loosed tempests spend their utmost skill."

The loyal soul, even when misled, is worthy of reverence. And in large measure conformity means loyalty,—not simply to a person, but to a relation, a status, a tie which gives an impersonal quality to the act,—loyalty to the family, the clan, the state, humanity, God.

In a coarse but powerful way Elbert Hubbard states the case for conformity on the ground of policy. There is, perhaps, an advantage in its concreteness and evident focussing on the relations of the business world, only we ought to remember it applies in other fields of experience as well.

"The first item in the common-sense creed is obedience.

"Do your work with a whole heart! Revolt is sometimes necessary, but the man who mixes revolt and obedience is doomed to disappoint himself and everybody with whom he has dealings. To flavor work with protest is to fail absolutely.

"When you revolt, why revolt—climb, get out, hike, defy—tell everybody and everything to go to hell! That disposes of the case. You thus separate yourself entirely from those you have served—no one misunderstands you—you have declared yourself.

"But to pretend to obey, and yet carry in your heart the spirit of revolt is to do half-hearted, slipshod work.

"If revolt and obedience are equal, your engine will stop on the center and you benefit nobody, not even yourself.

"The spirit of obedience is the controlling impulse of the respective mind and the hospitable heart.

"There are boats that mind the helm and boats that don't. Those that don't, get holes knocked in them sooner or later.

"To keep off the rocks and reefs, obey the rudder. Obedience is not to slavishly obey this man or that, but it is that cheerful mental condition which responds to the necessity of the case, and does the thing without back talk—uttered or unexpressed.

"Obedience to the institution—loyalty! The man who has not learned to obey has trouble ahead of him every step of the way. The world has it in for him, because he has it in for the world.

"The man who does not know how to receive orders, is not fit to issue them. But he who knows how to execute orders is preparing the way to give them, and better still—to have them obeyed."

This on the score of policy. But back of policy stands principle. The world life is larger, wiser than the individual life. It has *rightful* authority over most of its members. As Sabbatier puts it in his wonderful book, "Religions of Authority and the Religion of the Spirit," "Authority is the right of the race over the individual, as autonomy is the right of the individual against the race."

Is there, then, no sacred right of revolt, no room for prophet and reformer? Surely the world has need for them. What has been said only makes their office more clear, separating it from any possible confusion with revolts which have no element of loyalty in them, reversions to a lower, rather than forerunners of a higher type of life. The rebel who really serves an ideal whole-heartedly both serves the world-life and is an expression of that life,—perhaps supremely so, when martyrdom is his portion. He is not less loyal, but in another and a larger way. He does not abrogate authority but simply replaces one form of it by a higher form. This is not to say that his vision is final, but that it rightfully commands him, now. All our visions of truth and goodness are partial. Noble and loyal souls may come into conflict with each other. Yet all the loyal, however blind, are bound together by one mighty bond—a common value for loyalty itself, apart from its special objects. My loyalty helps me to appreciate all loyal souls. To illustrate my thought let me remind you of an incident in the "Bonnie Brier Bush." You remember the quarrel between John Carmichael, the young minister and his elder, Lachlan Campbell. The young minister takes counsel with Margaret Howe and tells her the story of his difference with Lachlan. "Marget lifted her head as one who had heard of some brave deed, and there was a ring in her voice.

"It makes me proud before God that there are two men in Drumtochty who follow their conscience as their king, and coont truth dearer than their ain freends. It's peetiful when God's bairns fecht thro' greed and envy, but it's hertsome when they are wullin' tae wrestle aboot the Evangel, for surely the end o' it a' maun be peace.

"A've often thocht that in the auld days baith the man on the rack and the inqueesitor himself might be gude man and accepted o' God, and may be the inqueesitor suffered mair than the martyr. Am thinkin', Maister Carmichael, that it's been hardest on Lachlan."

The point of all this is that revolt, to justify itself, must assert a nobler ideal than that which assumes to command allegiance through constituted authority. Revolt for petty private ends is disloyalty to the common life—betrayal of the family, church or state. And revolt for sufficient cause, even, can only look for its justification in succeeding times. It must be ready to meet martyrdom and so prove its disinterestedness. It is not wholly an evil that every age "stones its prophets and kills those sent unto it. By this process the half-hearted and self-seeking are sifted out and those who

endure to the end, at last are recognized for what they are, saviours of mankind, or at least pioneers to lead life up to higher levels. Without this spirit, this whole-hearted devotion, men make but comedy of their revolts, whether personal, social, political or religious. So mighty a power must be invoked only for sufficient cause, or we shall have deep answering unto shallow and not deep answering unto deep. We must care *supremely* and must stand ready to meet the consequences of our acts of defiance.

Shall we conform? obey the constituted authorities? observe the conventions of society? Certainly we *must* do so in large measure if we would keep our places in the civilization of which we are a part. Certainly we *ought* to do so where no higher loyalty forbids. But when the heavenly vision leads us counter to custom or law and puts us in revolt against their representatives we must follow after, though the vision lead to shame and death.

The Fellowship for Social Justice

Address Delivered at the National Unitarian Conference, Held in Chicago, September 27-30, 1909, by Rev. William W. Peck, Secretary

The Fellowship for Social Justice accepts the courtesy of an introduction to the National Conference with gratitude. Unlike the other organizations represented this morning, we have no past, that is, to speak of. Such reticence is not due to fear in these days of exposure, but is the modesty of extreme youth. We crave your attention on the grounds of our expectations, and solicit your sympathy with our aspirations rather than your satisfaction with our achievements.

Organized in Boston, May, 1908, the fellowship has won the requisites of a national society. With a president in a metropolitan pulpit maintaining the best traditions of our body for brave and fearless utterance, a secretary sequestered on the hills of Massachusetts, where the weary cease from troubling and the wicked are at rest, vice presidents who are solving the problem of the South, purifying the soiled political linen of Philadelphia, another who just escaped from being governor of New Hampshire, and several more arduously spending themselves in behalf of our faith in the West and East, with a select membership not too numerous to embarrass a Unitarian enterprise scattered throughout our country and the provinces, the Fellowship makes its initial bow at this conference. Having told where we are from, I shall endeavor to tell you why we are and hazard an opinion as to where we are going.

Our object, as stated in our constitution, is "To provide a fellowship for united action against all forms of social injustice and to sustain one another in the application of our religious ideals to the needs of the present day."

The Fellowship resulted from an informal meeting of a group of men who were deeply impressed that conditions were wrong, and that the churches could do something to correct them. Being in at the birth, you will indulge me the personal pronoun. We were convinced that the dominant forces of society were moving in obedience to the impulses of the jungle. Arrogance, greed, covetousness, and the whole catalogue of deadly sins were daily being discovered as controlling men who debauched politics, made business a war, and esteemed righteousness and justice platitudes of the class-room and pulpit. Too frequently it was found that the betrayers of trust, in insurance companies, the coal barons of Pennsylvania, tyrants of industrialism, and other "undesirable citizens" were men high in the church. Contrary to our fond delusions the iniquities of society have been exposed not as the unaided deeds of debased and repulsive creatures, but rather the acts of respectable business men concealing themselves behind the base tools who did their will and took the blame for pay.

It is needless, in these times surfeited with revelations of the complicity of all sorts of the nominally decent in every kind of social indecency, to rehearse the facts proving that either the message of our churches or the methods have failed to dominate modern commercial and industrial life. Whatever the cause, the churches cannot escape responsibility for the character of its products. Men who corrupt legislatures, steal franchises, crush their workmen, heap up riches from sweat-shops, the ill-requited toil of women and children, and share in all the ugly practices regrettably the rule in so much of the industrial world today, cannot be called moral, much less religious. We belong to that communion of believers who have inscribed upon our banners, "Love to God and love to man." We hold these to be the essentials of religion. However else men may exhibit their love to God, we believe that love to man must be the animating law of all relations possible in society.

The Fellowship was born, then, of the confidence that the application of the ideals of our free faith to the needs of the present day will change this tale of shame. We are the children of unrest, but not of despair. We are optimistic of the power of our churches to transform this situation.

This leads to the question, What we propose to do. Let me say, first, we do not propose to divert the church from its great office of worship,—of the nurture of human souls,—nor do we propose to bind upon any political and economic programmes. We do insist that no worship is worthy of continuance that leaves the worshipper a complacent partner in the scheme of things as they are. We do contend that it is not a law, but conscience, not the fear of the Lord nor of states' prisons, but love of righteousness, the spirit of human fraternity which must govern all political remedies and dictate even economic programmes. We further affirm that the vicious dualism of a secular and a sacred divorcing religion and business, separating worship and service, must end. For this has begotten the hideous brood of injustices, the shame of civilization, the humiliation of religion.

The times call for a forward march of the Church. The eyes of the comfortably blind must be opened to the crop of ills that injustice grows. The ears of the luxuriantly deaf must be unstopped to the cries of distress that rise where oppressive power tyrannizes the defenceless weak. Let others busy themselves as they may with apostolic and non-apostolic succession: 'tis ours to show the apostolic spirit of service. Let them devote their time to mending the broken fences of a decadent theology: ours is the behest to translate belief into action and write the divine love upon human hearts in deeds of love.

We accept the priest's office as described by President Eliot, who says: "The priests of the New Religion will strive to improve social and industrial con-

ditions. They will not attempt to reconcile people to present ills by the promise of future compensation. The true end of all religions and philosophies is to teach man to serve his fellow-man."

We believe the time has come when our church shall gird itself for the glories of this leadership, wecome its perils, risk losing its life, if happily such unconcern shall save her to more and greater service in the distant time.

"Whenever the weak and the weary are ridden down by the strong,
Whenever the voice of honor is drowned by the howling throng,
Whenever the right pleads clearly while the lords of life are dumb,
The times of forbearance are over, and the time to strike has come."

UNITY TEMPLE, OAK PARK, ILL.

A Psalm of Dedication

Behold, we have built a House
Unto the One God, the Only True God,
The God of faith and hope and charity,
For these three are one;
The God of love and light and liberty,
For these three are one.
And this House of God shall be called
Unity Temple,
For lo, it stands for unity of feeling, thought and action,
For these three are one;
And it stands for unity of beauty, truth and duty,
For these three are one.
And for friendship, fidelity and fearlessness,
For these three are one.
It is a temple to the fatherhood of God,
And to the brotherhood of man,
And to the communion of souls,
For these three are one.
It is dedicated to the past, the present and the future,
To the useful, and universal and the enduring,
For these three are one.
It is dedicated to history, law and prophecy,
And to science, art and philosophy,
For without these things how poor this life would be.
It is a place of peace, purity and perfection,
Of simplicity, sincerity and spirituality,
For these three are one.
It is a place for prayers and meditation,
A place for sermons, songs and silences.
It is a tower of refuge, rest and relief;
A fortress against deceit, oppression and violence;
A prison where we may lock up all our evil thoughts and passions,
And go our way in renewed peace, and power and purposefulness.
Art thou poor? Come, and thou shalt be made rich.
Art thou rich? Come, and thou shalt gain righteousness.
Or art thou ignorant? Come, and thou shalt grow in wisdom.
Art thou weak? Come, and thou shalt be made strong.
Art thou strong? Come, and thou shalt find tasks for thy strength.
Or art thou cast down? Come, and thou shalt be exalted.
Art thou lonely? Come, and thou shalt have comradeship.
Art thou sorrowful? Come, and thou shalt drink of the waters of solace.
Or art thou a sinner? Come, and thou shalt go and sin no more.
Art thou filled with joy? Come, that others may rejoice with thee;
For it is blessed to give good gifts, and it is blessed to receive.
And hast thou light? Come, that others may walk in the light.
Come, and thou shalt overflow with wealth and health and happiness,
Come, and thou shalt learn to love thy neighbor as thyself,
And thou shalt know God as the Father,
And trust in him even through the marble gates of death,
For God is great and greatly to be loved, and an ever present help.
And God is good and just and merciful, for God is Love.
Come, and the Kingdom of Love shall be on Earth as it is in Heaven.
Amen.

W. R. KENDALL.

"The New Religion and the Spiritual Realm; Naturalism and Its Effect Upon Religion"

SOME NOTES FROM THE "MINISTER'S ONLY" LUNCHEON AT THE ABRAHAM LINCOLN CENTRE, SEPTEMBER 30, 1909

Rev. J. L. Duncan, of Butte, Montana:

I am not afraid of this subject; I do not want to open it because I would rather be in the opposition.

There is no new religion; there is only a new way of phrasing the old religion. Our modern world is finding itself in a new relation to the spiritual realm; it is finding that the spiritual realm is not something afar off which is sending something to us; that the spiritual realm is a realm of our own creation; it is the realm of the values which we ourselves appreciate and, because we appreciate, seek to establish and realize in outward expression of some sort. The newest statement of religion is that by Dr. Eliot in his recent utterances, because he centered it in two great things,—the fatherhood of God and the brotherhood of man.

The divine immanence which comes into our thought of God and the fatherhood of God, to have any practical meaning today, means that men and women are functioning in this social world, a world of human values, growing out of human relations. That is what our creative will is; it is God manifest in the flesh; God manifest in human institutions; God manifest in society; God making himself felt as the positive force for the creation of the world, not simply the world that is of the greater world that is to be. The corollary of that is the brotherhood of man, and the brotherhood of man is the social ideal toward which we shall ever be growing. It has come to some of us in this day that the brotherhood of man must come by no abstraction. There is no use talking about the brotherhood of man so long as one brother is riding on the back of another brother and refuses to get off that back. That is what our modern society has brought to pass: a certain class of our brothers, by reason of possession of the tools and the necessities of the other brothers, are able to saddle the burden upon the great majority of the people and get the wealth and the opportunities in their own possession and then tax the rest for the privilege of living. There can be no brotherhood of man so long as one man can dictate to another the terms of life and control his necessities. This state of affairs must be wiped off the face of the earth before there can be brotherhood of man.

I live in Butte, Montana; in Butte there is a man killed every day, for the profit of some one else. The man's family cannot recover damages; in the city of Butte this is absolutely impossible. If a miner, serving in a company, should testify against that company, there is no work for him after that; if a business man sits on a jury and finds against the company, there is no business for him after that; if a man's wife keeps a boarding house and her husband serves on a jury and finds against the company in a suit for personal damages, the wife has to go out of the boarding house business. That in miniature is the condition of affairs existing all over the city.

Another thing we have in Butte: We have a beautiful bronze statue of Marcus Daley standing in a most conspicuous place, by the master hands of St. Gaudens. Who was Marcus Daley? He was once

fortunate enough to stake a poor fellow in need of funds. He got rich in that chance fashion. He was able, on account of this power, to get control of the Golconda Copper Mines and other interests and to become the wealthy man of the town; so he is considered a public benefactor; it is considered that he gave employment to many men in the state of Montana.

Too many men are laboring under conditions that enable the Marcus Daleys to live on their labor without rendering an equivalent, and the Marcus Daleys get the statue, because of their "public spirit and public benefactions."

Dr. E. G. Hirsch, Chicago:

I must confess I do not quite grasp the antithesis between Naturalism and Religion. We are creating constantly such oppositions in the use of our terms, where the deeper thought only can be of importance.

This division between Naturalism and Religiousness I hold is yet a legacy of the ancient days when, in consequence of certain dogmatic fears, the view was held that nature was corrupt; that therefore in this corrupt nature God had no part and could have no part. On the other hand, this opposition which we artificially create between the natural and the religious is due to the idea that we have inherited from cruder forms of religion that personified the divine and then placed the divine, as it were, in personal or anthropomorphic guise somewhere out of the universe. And so we have the idea that God, in order to be God, and nature must be distinct and separate. Most of us have come to the view that God is in nature, though nature does not retain all that there is of God. The possibilities of the divine are certainly larger than any sphere of our knowledge of the things that are. As the Talmud has said, The human soul is like unto God; for, as God is not exhausted by the world but is in the world and still, whatever be the content of the world, it does not exhaust the totality of the divine, so the soul in man is not merely the sum total of all the functions of the body and of the mind but is something much larger.

Now we find that there is a point where even a religion that recognizes nature as one of the sources of divine manifestation, can go beyond the merely natural, using that term in the value in which it is used in our loose speaking. As man is a potentiality always larger than the actuality, and as the divine is something exceedingly larger and deeper than anything which we have visible knowledge of or with which we have come into actual relation, so then through the religion which brings out this larger and greater thing which man is potentially created for and which still is unknown and not unveiled in the natural, so religion can come and awaken in the man this sense of something beyond and higher into which he must grow and into which he can grow. This is the spiritual side of this "new religion," wich is not new. This new religion is to grow to things beyond, to grow up to the ideal of a totality which is not yet. Man in his social relation, society at large, is always inspired to grow up to something more, to grow out of the present into a deeper and more harmonious interdependence between the individual members.

The cry of reform, from this point of view, is not a cry of protest but of prophecy; if we confine ourselves to protest, perhaps more of the criticism that is passed on our view point might be justified. But as we hold up a prophecy, as we hold up an ideal as something yet to be realized, we inflame the heart, touch the emotions, and our fellow man is consecrated; as we say, lifted up; he feels then, if he is really touched, the energy for putting himself into reality with this larger thing, and thus he himself grows.

So I for one do not despair of the possibility of reaching to the new view, the new version of nature, as one of the manifestations of the divine, not outside but in nature, and at the same time keeping and cherishing the old sources of inspiration and being by them refreshed in the days of drought and made saner and purer in the days of temptation. Let us not, friends, create artificial distinctions; let us cling to the fact that the divine and the human have a point at which they come together and that the truest humanity is the highest realization of the divine in man. The fact that Christianity shows how the human and the divine can be concordant,—this, to my mind, is the source of power in Christianity. We of the Jewish theology say the same thing but not of one man only, but of all men; this is an ideal before us; we have been approaching it.

Do let us strive in this wealth of our knowledge of the divinity of nature, to bring home to man the divinity of his own humanity, and then we shall have the new religion, giving new light and new emphasis to the old ideas, a father larger than anything yet conceived; a man to become larger than he is as yet.

Rev. Mr. Dodson, of St. Louis:

Brothers and Sisters: In a meeting of this kind I am always torn by distracting emotions. I am encouraged to speak on this subject because it has a special interest.

In a meeting about 1895 before the Unitarian Conference in San Francisco I put before them the puzzle hoping someone could solve it: Why is it that when we read men like Herbert Spencer, we have a sense that we are learning, the mind is coming into comprehension, but when we try to preach it, it makes such very poor sermons? On the other hand, when we read Emerson and Plato we do not seem to be learning anything; when we use them, we have something that moves people. That is naturalism, our knowledge of fact. Religion need never fear that it will not get its rights. It is my conviction that if your naturalism be thorough going, you will have room for all the religion you will ever have. Man is a part of how naturalism and religion come together; it seems is naturalism. I was very happy when I came to see to me the highest philosophy in the world and is fully expressed in Mr. Gannett's stanzas:

The Lord is in his Holy Place
  In all things near and far;
Shekinah of the snow-flake, he,
  And Glory of the star,
And Secret of the April-land
  That stirs the field to flowers,
Whose little tabernacles rise
  To hold him through the hours.

He hides himself within the love
  Of those whom we love best;
The smiles and tones that make our homes
  Are shrines by him possessed;
He tents within the lonely heart
  And shepherds every thought;
We find him not by seeking long,—
  We lose him not, unsought.

That is naturalism and also religion.
the natural order; Jesus and Sokrates are part of the

universe just as much as the rock or a plant and its stem; those prayers are a part of the universe. That

Jenkin Lloyd Jones, of Chicago:

All this discussion sounds strangely familiar. The passion of Unitarian ministers, perhaps of all ministers, to extemporize about God is remarkable. I am interested in these subjects but really dare not try to extemporize on them. The first Unitarian conference I ever attended was at Cleveland, the first time I ever saw Robert Collyer; he had but recently come out of the Methodist church. He told us that his old friends persistently followed him with the question: "Do you still believe in the Lord Jesus Christ?" "Yes, if you let me alone," was his reply. I believe that I believe a great deal in God, if you let me alone. But when I am pursued I grow silent.

It is easy to drop into a battle of words. "Naturalism," "Nature," "Spirit," "Spiritualism," what is the content of any one of these words that distinguishes it from the other? That content must necessarily be so personal, subjective and internal that we simply misrepresent ourselves to our fellows in trying to handle these subjects.

You have been cordial in your greeting. I simply want to add one more word of welcome and of cheer and to say that the Abraham Lincoln Centre is at your service now and all the time.

I am impressed with the fact that Unitarians have more trouble ahead of them, and therein I find their charter to a continued life. There is something yet in store for this conference because it bargains for trouble; when it ceases to bargain for trouble, then in truth and indeed it is dead and the world will have no use for it.

I am glad you have been here.

Chicago's Play Festival

The Playground Association of Chicago held its third Play Festival in Garfield Park, Saturday, October 9, thus fitly and beautifully celebrating Chicago Day. An immense platform had been erected in the middle of an open space, and here hundreds of children, together with men and women who had thrown off their years, disported in merry dance and drill, folk games and races, in the presence of thousands of enthusiastic spectators. Public and private schools, social settlements, municipal playgrounds and Y. M. C. A.'s were represented. The dancing of the Highland Fling by four hundred girls in gingham kilts and an Indian drill by as many fierce boys in feathers and war paint, were notable features. The democratic character of the gathering was manifest in the simplicity of the costuming, the outlay for dress being restricted to the wise and sane minimum which prohibited no child from participation in these innocent and healthful pastimes. No one questions that the spirit of play is a much needed element in our strenuous American life. We are sometimes accused of making work out of our play, and the long hours of this play day,—from 10 a. m. to 11 p. m.—might be taken by the hypercritical in justification of the charge. Perhaps we need an eight-hour law to curb our play as well as our work. But even this mistake, if it was a mistake, is again the best of proof of the need of just such nerve-refreshing recreation as this Play Festival afforded.

E. H. W.

Charles Wagner in His Parish

No matter what we may say of cathedrals with their crypts of dead men, there is in them no thrill of soul like that born of contact with the living. At the Hotel des Invalides in Paris I stood in the flood of amber light falling through the altar window and looked down on the great porphyry sarcophagus of Napoleon. My emotions surprised me. They were akin to weeping. There was death and the defeat of a world hero emblematized in the shining red coffin and its circle of drooping battleflags, and the scene made for tears and melancholy. So too the Abbey slabs at London depressed me.

But personal contact with men alive, whose speech and doing are moving and molding men alive, always electrified me and sent me on to my life's business eager, inspired and aspiring.

For this and other good reasons an interview with Charles Wagner was one of the anticipated joys of a Paris visit. I crossed the Place de la Bastille at noon. The great July monument of bronze, with figures in relief below and a golden statue of Liberty on top, stands where the hated state prison once stood. The noise of motor trams and 'busses merges with the ceaseless hum of the vast crowds surging about the monument and filling the market and shops. Drinking places extend their hospitality to the middle of the broad sidewalks, placing their chairs and tables in the way of the passers-by. A great song and dance hall opens on the square and all types of Parisian life sweep around the base of this mighty bronze.

Behind a triangular block of buildings pointing into the square is No. 12 Daval street. It was a warm-hearted man that gave the place its name—"The Hearthstone of the Soul." The building is of whitish brick, five stories high, with its great oak doors opening on the street. It cost $60,000, toward which American friends of the distinguished pastor gave $4,000. "Concierge" is the respectful and pleasant-sounding word with which the French dignify the often ill-appreciated janitor. The man behind the word on this occasion was a Christian gentleman full of French graciousness. He led me to the pastor's room at the right of a wide foyer. The twenty chairs of various types that sat about the wall-edge of the room bespoke the method of this minister's mission. Here come the sorrowing and perplexed of this great city for a counselor's comfort and direction.

On the large table spread with a heavy green fabric lay other signs of the man's character and toil. There was a gospel of John in English, a half dozen volumes on the English Reformation, a well used volume of an encyclopædia, a mass of letters (many in black borders) and calling cards bearing names of friends from all lands. A fine old etching of John Knox hung on the wall near a copy of Leonardo da Vinci's "Last Supper." A striking picture of Christ on the cross gave the atmosphere of a shrine to the place. In a remote corner sat a stucco bust of the pastor, vigorous and alert in every line, the work of some artist admirer.

I met first Madame Wagner. She is a shy, sincere woman whose handgrasp told well the spirit of the home. Her heart is full of her husband's work, and in English much more broken than his she told me of what he thought of America and of his ardent desire to know his American friends better. Soon the husband came in with a rush. His breezy entrance, his

stocky frame and his unconventional manner suggested instantly a likeness to the American ex-president whom he so admires. A ruddy face with an iron-gray mustache, a large head with fine lines, sparkling eyes and a big, warm hand all added impressiveness to his cordial, quickly spoken "How d'y' do!"

I told him I had called to pay my respects to a man who lived and wrought not only in Paris but in America also in the hearts of an increasing number of friends. I wished to see his church, see himself in his home, hear his voice and take his hand. He was a radiant, self-forgetful host. In an English remarkably accurate considering how quickly it was learned —within a year at midlife—he poured forth a succession of most kindly and appreciative expressions about the land beyond the seas that he had come to love. He said:

"As soon as I landed in America I felt the spirit of your land in my heart. I said to Wilbur Wright the other day, 'We all so love America that we are indeed happy to know that an American eagle such as you are has come to fly over us.'"

Nothing could be more interesting than M. Wagner's description of his visit at the White House and his after-dinner lecture in French arranged by Mrs. Roosevelt. He there spoke on the nobler things in French life that are making for the stability of his nation. The president sat in a front row of chairs, and as the pastor was closing Mr. Roosevelt clapped his hands and called out: "Go on, go on; we never tire of hearing good things about France." Pastor Wagner is also a warm personal friend of Archbishop Ireland and feels he is of great influence in France through his intimate knowledge of the language and the people. He regrets that the archbishop has not a larger influence with the hierarchy at Rome.

My host told me of the call to Protestantism at this moment of school secularization in France. The work of education in morals is of growing concern to the statesmen in France. M. Wagner gave me one of a series of moral lectures he has written at the request of the educational commission. It was a sermon on the text "Honor thy father and thy mother," couched in simple, childlike language and of wonderful directness of style.

Before rising to leave I wanted to feel the deeper life of this good man's heart and asked if we might not have a prayer together. He said he always lost control of his conjunctives in trying to pray in English, but if I would follow, he would lead. Then in the most sweet and sincere way he put his hands out toward me across the table and said, as near as my memory recalls:

"Our Heavenly Father, you are doing for our good all the time and everywhere. We want to do your will. We want to go about as Jesus did and say what he said. We know this will change our lives and the lives of those around us. You are blessing us with love and brotherhood. Help us to work for love and justice between all men. The thirst of the soul is great and evil is everywhere. Let us help to satisfy that thirst and save men. Bless our brother and his great land. Keep him on his journey and make him more and more useful among men. We ask in Christ's holy name. Amen."

It was a fervent prayer from a heart void of worldly selfishness and fell into my life to abide there as a perpetual benediction. I shall certainly never forget that sacred moment.

We arose and started to view the workshop of this busy workman. The audience room on the first floor is a plain, unadorned hall seating about 500. At its opening two years ago distinguished Frenchmen vied with one another in paying tribute to the founder and pastor.

The second floor was filled with boys and girls from eight to ten years of age under the care of a dozen fine-featured Frenchwomen. The children were sewing, drawing and listening to stories from their teachers. M. Wagner teaches in the adjoining school building. The next floor brought us to the living apartments of the pastor's family. There is a daughter of twenty, another of sixteen, and a boy of thirteen. A firstborn son would have been twenty-five had he lived. The fourth floor provides the office, study, classroom, kitchen and a carpenter shop where the good pastor loves to work. He said that he retreats to his shop and literally "saws wood" when too tired to go on with brain work, and thus he keeps his equilibrium.

Then came the roof garden. The pastor's heart is up here amidst his flowers and vines. He led me about amidst scores of boxes of newly set plants and spoke lovingly of their struggles toward life. A barrel filled with rich earth had holes bored through its sides, and violets were in full possession of every hole as well as at the top. This huge flower-pot sat on a pivot and was turned from day to day that equal privilege of the sun might be shared by all the growing violets. I asked if the apparatus was patented, and was laughingly given permission to duplicate the Paris model in Chicago. We circled the roof again and again noting the ivy and grape vines, the rose bushes and the tender green of new sprouting stuff. The running comments of the interested pastor-gardener, while we walked, covered all topics from the ants that ate the roses to the problem of the regeneration of the home life of France.

An hour of fellowship with such a personality enriches life for all time. We came down again into the roar of the people's street, where the threshold of this holy, helping place stands wide. He gave me his hand in hearty farewell as we stood in the noisy thoroughfare, and I turned toward America, my memory laden with visions of a new manliness and my heart full of earnest hope that generous men and women who love France will ever keep in their generous thoughts this brave, self-denying and effective worker and humanitarian.

—*William Charles Covert in The Interior.*

LEADERS OF MEN

When they are dead, we heap the laurels high
Above them, where indifferent they lie;
We join their deeds to unaccustomed praise
And crown with garlands of immortal bays
Whom, living, we but thought to crucify.

As mountains seem less glorious, viewed too nigh,
So often do the great whom we decry
Gigantic loom to our astonished gaze,
When they are dead.

For, shamed by largeness, littlenesses die;
And, partisan and narrow hates put by,
We shrine our heroes for the future days,
And to atone our ignorant delays
With fond and emulous devotion try,
When they are dead!

—*Florence Earle Coates, October Century* 1909.

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THE FIELD

"The World is my Country, to do good is my Religion."

FOREIGN NOTES

The Jewel of Northern Europe—under this caption the *Verein zur Foerderung Dresdens und des Fremdenverkerhrs* (or, as they anglicize it, Strangers Protective Society), has just issued an attractive illustrated booklet on the charms and advantages of the Saxon capital as a place of residence or a briefer stopping place for tourists. Shades of Boston! here is this older *Kulturstadt* claiming to be a "hub!" Not "The Hub" however, which may save New England sensibilities. Here is the passage:

"Dresden is literally a cosmopolitan hub, from which radiate lines of communication with numerous capitals and important cities. Its position in this respect makes it an admirable headquarters for the tourist who, with limited time at his disposal, wishes to see as much of Europe as he may. Swift, excellently appointed trains cover the distance to Berlin in two hours, to the ancient Bohemian capital of Prague in three hours, to gay Vienna in twelve hours, to far-famed Munich in nine hours, to literary Leipzig in two hours, and to the scenic splendor of the Elbe Valley constituting Saxon Switzerland, in one hour. The last mentioned district alone—according to the expressed opinion of many transatlantic visitors—is well worth crossing the ocean to see. A bulky volume would not suffice to do justice to the unrivalled charms of Saxon Switzerland, the grotesque sandstone formations which confront one on every hand, never fail to elicit the astonishment of geologists and laymen alike, while the rural scenery, enhanced by the sylvan charm of the winding Elbe, is gorgeous enough to satisfy even the most confirmed lover of natural beauty. It is possible to leave Dresden at a comfortable after-breakfast hour, spend the entire day amidst the glories of this enchanted domain, and return again to Dresden in good time for the ordinary supper hour. London is barely twenty-four hours away, and through carriages run from Dresden to Flushing, the port of embarkation for England."

It used to be thought that one must go to Bayreuth to see and hear Wagner opera at its best, but of late years the claim has often been made that at Munich they receive an equally fine, if not a better presentation. In the Royal Opera House of Dresden, we are told, "Wagner's immortal 'Ring' trilogy is performed in its entirety four times each season, and to witness it music lovers come from every quarter of the globe." Dresden's operatic reportoire, including all the world's masterpieces, its many high class concerts at prices unrivaled in America for moderation, its vesper music in the Kreuzkirche and the Frauenkirche, and its magnificent symphony concerts, are among the superior musical advantages offered by the Saxon Capital.

One of the side trips I wanted to make from there years ago, is that to Meissen to visit the Royal porcelain factories, a trip that may be made either by train or boat within an afternoon, and permission is obtainable to go over the entire factory and see the craftsmen at their work. "Upon consulting one of the steamship time-tables it is possible to plan out an entire series of steamer trips for consecutive days, and the tourist is certain of witnessing each day a different picturesque locality."

M. E. H.

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A NEW BANK.

Our readers will be pleased to hear of the opening of a new banking institution known as the South Side State bank at the northeast corner of Forty-third street and Cottage Grove avenue. Mr. H. W. Mahan, so prominently identified for many years past with banking institutions, is head of the new bank, whose capital is $200,000. With this strong capital and the splendid personnel of its board of directors and stockholders, the bank offers the assurance of satisfactory handling of all business entrusted to its care and ample facilities to meet all demands made upon it. Besides its commercial or checking department there will be a savings department, in which 3 per cent interest will be paid.. The following is a list of the directors. C. H. Randle, capitalist; George B. Robbins, president Armour car lines; Nate R. Salsbury, capitalist; Isaac N. Powell, treasurer city of Chicago; John Cheshire, Cheshire & Shotwell; O. F. Schmidt, president Security Vault Company; Wm. Hardy, cashier; F. A. Randle, vice president; H. W. Mahan, president.

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O. F. Schmidt.....Pres. Security Vault Co.
Wm. Hardy.....Cashier
F. A. Randle.....Vice-President
H. W. Mahan.....President

OFFICIAL PUBLICATION.

Annual statement of the Phoenix Preferred Accident Insurance Company of Detroit, in the State of Michigan, on the 31st day of December, 1908, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 100,000.00

INCOME.

Premiums received during the year	$ 164,415.71
Interest and dividends	4,616.41
Policy fees required or represented by applications	22,000.00
From other sources	146.12
Total income	$ 191,178.24

DISBURSEMENTS.

Losses paid during the year	$ 59,904.85
Commission or brokerage	53,623.63
Stockholders for interest or dividends	8,150.11
Salaries, fees and all other charges of officers, clerks, agents and employees	34,060.86
Rents	6,837.28
Policy fees retained by agents	22,000.00
All other taxes licenses and insurance department fees	3,587.17
Legal expenses, printing and stationery	4,159.34
Postage, telegraph, telephone, express, furniture and fixtures	7,006.84
All other disbursements	93.30
Total disbursements	$ 199,423.38

LEDGER ASSETS.

Loans on collateral security	$ 250.00
Book value of bonds	117,000.00
Cash on hand	10,935.26
Bills receivable	200.00
Total ledger assets	$ 128,385.26

NON LEDGER ASSETS.

Interest accrued	$ 1,628.16
Gross premiums in course of collection	10,000.00
Gross assets	$ 140,013.42

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 200.00
Total admitted assets	$ 139,813.42

LIABILITIES.

Net amount of unpaid losses	$ 5,000.00
Total unearned premiums	3,768.31
Commission and brokerage	1,500.00
Salaries, rents, bills, etc	1,200.00
State, county and municipal taxes	30.00
Unpaid dividends	49.89
Advance premiums	1,640.23
Other liabilities	1,942.26
Total liabilities	$ 15,130.69

BUSINESS IN ILLINOIS.

Total premium received during the year	$ 10,410.00
Total losses paid during the year,	3,506.74

L. O. CHATFIELD, President.
W. H. CHATFIELD, Secretary.

Subscribed and sworn to before me this 22d day of January, 1909.

W. F. MAHONEY, Notary Public.
(Seal)

OFFICIAL PUBLICATION.

Annual statement of the Preferred Accident Insurance Company of New York, of New York, in the State of New York, on the 31st day of December, 1908, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 350,000.00

INCOME.

Premiums received during the year	$1,348,741.89
Interest and dividends	61,180.90
From other sources	12,171.88
Total income	$1,422,094.67

DISBURSEMENTS.

Losses paid during the year	$ 534,081.96
Commission or brokerage	430,202.78
Stockholders for interest or dividends	84,000.00
Salaries, fees and all other charges of officers, clerks, agents and employees	173,395.47
Rents	13,573.70
All other taxes, licenses and insurance department fees	28,296.85
Legal expenses, advertising, printing and stationery	18,819.50
Furniture and fixtures	12,833.27
Loss on sale or maturity of ledger assets	250.00
Investigation and adjustment of claims	8,450.52
All other disbursements	2,606.13
Total disbursements	$1,306,510.18

LEDGER ASSETS.

Book value of bonds and stocks	$1,590,808.92
Cash on hand and in bank	152,896.15
Total ledger assets	$1,743,705.07

NON LEDGER ASSETS.

Interest due and accrued	$ 10,684.96
Gross premiums in course of collection	190,658.22
Gross assets	$1,945,048.25

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$22,534.32	
Book value of real estate, bonds and stocks over market value	86,732.92	109,267.24
Total admitted assets		$1,835,781.01

LIABILITIES.

Net amount of unpaid losses	$ 115,676.42
Total unearned premiums	595,288.53
Commission and brokerage	35,032.26
Salaries, rents, bills, etc	5,581.41
State, county and municipal taxes	23,000.00
Unpaid dividends	7,000.00
Reinsurance premiums	1,818.12
Advance premiums	3,074.75
Other liabilities	132,675.00
Total liabilities	$ 919,146.49

BUSINESS IN ILLINOIS.

Total premium received during the year	$ 130,967.45
Total losses paid during the year.	46,194.99

KIMBALL C. ATWOOD, President.
WILFREID C. POTTER, Secretary.

Subscribed and sworn to before me this 10th day of February, 1909.

THOMAS A. O'KEEFFE, Notary Public.
(Seal)

OFFICIAL PUBLICATION.

Annual statement of the Philadelphia Casualty Company of Philadelphia, in the State of Pennsylvania, on the 31st day of December, 1908, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 300,000.00

INCOME.

Premiums received during the year	$ 783,992.46
Interest and dividends	24,379.08
Profit on sale or maturity of ledger assets	2,230.14
From other sources	1,117.41
Total income	$ 811,719.09

DISBURSEMENTS.

Losses paid during the year	$ 313,076.86
Commission or brokerage	218,274.73
Investigation and adjustment of claims	32,484.67
Salaries, fees and all other charges of officers, clerks, agents and employees	157,516.21
Rents	12,720.52
All other taxes, licenses and insurance department fees	18,384.82
Legal expenses, advertising, printing and stationery	23,732.43
Postage, telegraph, telephone, express	7,699.51
Loss on sale or maturity of ledger assets	22.50
Decrease in book value of ledger assets	1,526.72
All other disbursements	77,047.39
Total disbursements	$ 862,486.36

LEDGER ASSETS.

Mortgage loans on real estate	$ 67,550.00
Book value of bonds	544,294.59
Cash on hand and in bank	172,413.95
Bills receivable	7,741.82
Other ledger assets	22,930.15
Total ledger assets	$ 814,930.51

NON LEDGER ASSETS.

Interest accrued	$ 8,091.94
Gross premiums in course of collection	233,245.46
Other non-ledger assets	10,594.37
Gross assets	$1,066,862.28

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 7,741.82	
Furniture fixtures	16,422.64	
Gross premiums in course of collection	12,338.83	
Book value of real estate, bonds and stocks over market value	12,699.05	
Other unadmitted assets	10,083.16	59,285.50
Total admitted assets		$1,007,576.75

LIABILITIES.

Net amount of unpaid losses	$ 190,273.14
Total unearned premiums	408,135.74
Commission a ndbrokerage	59,293.09
Salaries, rents, bills, etc	263.21
State, county and municipal taxes	17,000.00
Reinsurance premiums	860.99
Total liabilities	$ 675,826.17

BUSINESS IN ILLINOIS.

Total premium received during the year	$ 69,580.56
Total losses paid during the year.	25,609.80

WALTER LE MAR TOLBOT, President.
ROBERT G. HAZELDINE, Secretary.

Subscribed and sworn to before me this 22d day of January, 1909.

F. H. STRICKLAND, Notary Public.
(Seal)

OFFICIAL PUBLICATION.

Annual statement of the Pennsylvania Casualty Company of Scranton, in the State of Pennsylvania, on the 31st day of December, 1908, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 200,000.00

INCOME.

Premiums received during the year	$ 500,175.98
Interest and dividends	15,411.18
Inspections	103.47
Profit on sale or maturity of ledger assets	148.40
Policy fee required or represented by applications	9,674.00
Total income	$ 525,513.03

DISBURSEMENTS.

Losses paid during the year	$ 202,248.92
Commission or brokerage	145,719.05
Salaries, fees and all other charges of officers, clerks, agents and employees	85,082.61
Rents	4,714.41
Repairs, expenses and taxes on real estate	1,663.95
All other taxes, licenses and insurance department fees	12,031.36
Legal expenses, advertising, printing and stationery	11,436.96
Postage, telegraph, telephone, express, furniture and fixtures	7,793.78
Investigation and adjustment of claims	34,466.51
All other disbursements	6,218.77
Total disbursements	$ 511,376.32

LEDGER ASSETS.

Book value of real estate	$ 72,202.91
Mortgage loans on real estate	2,500.00
Loans on collateral security	1,750.00
Book value of bonds	332,590.40
Cash on hand and in bank	27,895.40
Bills receivable	1,766.12
Other ledger assets	20,463.81
Total ledger assets	$ 509,168.64

NON LEDGER ASSETS.

Interest due and accrued	4,428.29
Market value of real estate, over book value	7,797.09
Gross premiums in course of collection	92,371.02
Gross assets	$ 613,765.04

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 1,026.12	
Gross premiums in course of collection	6,777.25	
Book value of bonds and stocks over market value	27,651.45	35,454.82
Total admitted assets		$ 578,310.22

LIABILITIES.

Net amount of unpaid losses	$ 81,785.27
Total unearned premiums	199,889.27
Commission and brokerage	23,537.24
Salaries, rents, bills, etc	5,511.98
State, county and municipal taxes	5,700.00
Total liabilities	$ 316,423.76

BUSINESS IN ILLINOIS.

Total premium received during the year	$ 76,971.29
Total losses paid during the year	24,550.36

THOS. E. JONES, President.

F. H. KINGSBURY, Secretary.

Subscribed and sworn to before me this 15th day of February, 1909.

(Seal) W. H. JESSUP, Notary Public.

OFFICIAL PUBLICATION.

Annual statement of the North American Accident Insurance Company of Chicago, in the State of Illinois, on the 31st day of December, 1908, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 200,000.00

INCOME.

Premiums received during the year	$ 780,676.34
Interest and dividends	22,445.16
Policy fees required or represented by application	178,952.00
Total income	$ 982,073.50

DISBURSEMENTS.

Losses paid during the year	$ 242,774.51
Commission or brokerage	270,740.60
Stockholders for interest or dividends	40,000.00
Salaries, fees and all other charges of officers, clerks, agents and employees	262,760.72
Rents	10,706.17
Investigation and adjustment of claims	8,745.43
All other taxes, licenses and insurance department fees	20,333.42
Legal expenses, advertising, printing and stationery	17,474.61
Postage, telegraph, telephone, express, furniture and fixtures	19,040.58
Loss on sale or maturity of ledger assets	4,452.50
Decrease in book value of ledger assets	65.00
Total disbursements	$ 897,093.54

LEDGER ASSETS.

Mortgage loans on real estate	$ 113,966.67
Loans on collateral security	44,000.00
Book value of bonds	358,393.75
Cash on hand and in bank	66,817.33
Other ledger assets	10,408.96
Total ledger assets	$ 593,786.71

NON LEDGER ASSETS.

Interest due and accrued	$ 5,986.33
Market value of bonds and stocks over book value	2,759.55
Gross premiums in course of collection	30,134.94
Gross assets	$ 632,667.53

DEDUCT ASSETS NOT ADMITTED.

Other unadmitted assets	$ 7,598.06
Total admitted assets	$ 625,069.47

LIABILITIES.

Net amount of unpaid losses	$ 28,099.65
Total unearned premiums	73,227.81
Commission and brokerage	9,040.82
Salaries, rents, bills, etc	1,533.00
State, county and municipal taxes	11,086.58
Advance premiums	41,758.48
Total liabilities	$ 164,746.34

BUSINESS IN ILLINOIS.

Total premium received during the year	$ 160,935.92
Total losses paid during the year	38,294.10

E. C. WALLER, President.

A. E. FORREST, Secretary.

Subscribed and sworn to before me this 18th day of January, 1909.

(Seal) EDWARD ST. CLAIR, Notary Public.

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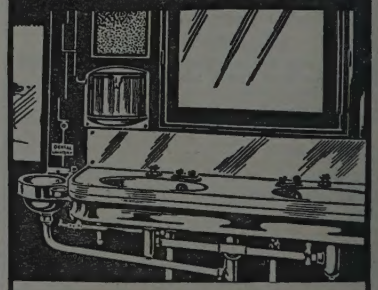

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